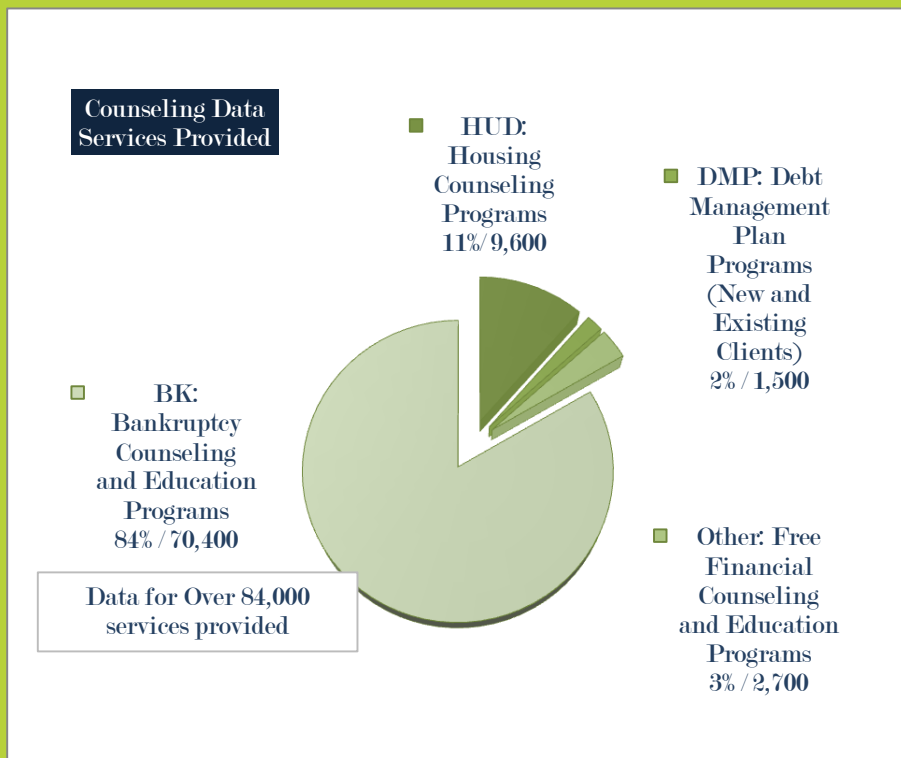




## 2014 Annual Report



### Board of Directors

Mr. Matt Curran  
Mr. Kurt Stahura, Ph.D.  
Mrs. June Hudak, R.N.  
Mr. James Huntington Sutch

### Officers

Mr. Paul L. Donohue, Jr.  
President

### Headquarters

1325 N Congress Ave Ste 201  
West Palm Beach, FL 33401  
Telephone: 800-920-2262  
Facsimile: 866-561-2622  
[www.debthelper.com](http://www.debthelper.com)

### Offices in

Clewiston, Florida  
Arlington, Massachusetts  
Henderson, Nevada  
Asheville, North Carolina

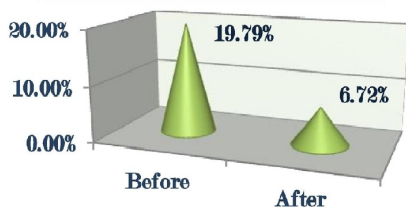
## Program Services

Reverse Mortgage Counseling  
Foreclosure Avoidance Counseling  
Home Buyer Education Courses and Counseling  
Credit Counseling  
Personal Financial Management Instructional Courses  
Free Florida Hardest Hit Help  
Free Financial Education Workshops and Webinars, Credit Education  
Credit Counseling; Financial Capability; Financial Coaching  
Debt Management Programs

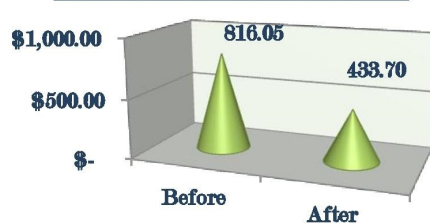
Credit Card Management Services, Inc. d.b.a. Debthelper.com is an IRS Approved 501c3 Non-Profit Florida Corporation dedicated to its mission to educate, advise and empower youth to seniors to handle debt, credit and housing and to provide affordable housing opportunities through the acquisition and rehabilitation of residential properties.

# DEBTHelper.COM

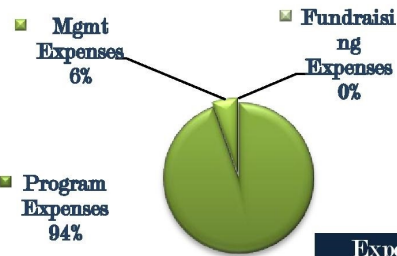
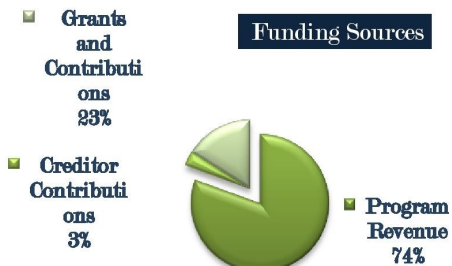
Average Interest Savings while on a Debt Management Plan



Average Payment Savings while on a Debt Management Plan



Funding Sources



## 2014 Debthelper.com Financial Counseling Client Summary

Average Debt:	\$10,799
Average Monthly Income:	\$3,405
Average Age:	52
Average Cards:	3.6
Female:	68%
Male:	32%
Married:	40%
Non Married:	60%
White:	56%
Non White:	44%
Hispanic:	4%
Non Hispanic:	96%

Thank you to All of our Contributors, Donors, Grantors, Supporters and Sponsors

